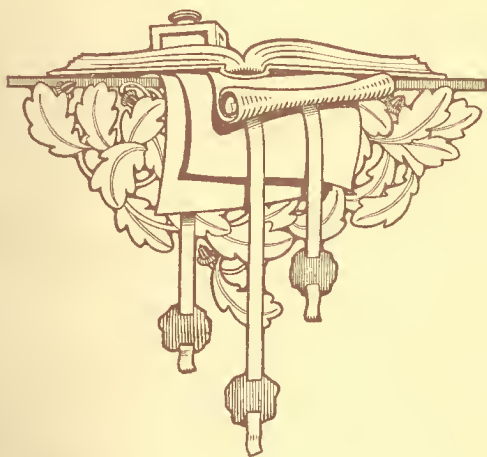


Creeds of Great Business Men



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By Way of Introduction

N the beginning there were no factories, no stores, no offices. The railway train, the telegraph, the telephone, the typewriter, the skyscraper, the elevator—these and other conveniences, as well as the systems which make modern business so wonderful, were dreams yet to be dreamed. Each family raised its own provisions, and such things as were used were made in the home.

Finally, the few who had little taste for farming, or who were looking for a way of escape from the drudgery of early farm life, made more things than they could use. They took these things out into the open—out to a green patch of ground, perhaps, which grew into a market place. This ushered in the age of “barter and exchange.” That is, one man owned a few yards of homespun cloth, and another a few grains of wheat. These men met, and after a deal of talk and haggie, the man who owned the wheat exchanged it for the cloth. Or, if he happened to be the stronger, he just took the cloth and saved time.

Then followed invention. Machinery commenced to do the work of many hands. But instead of happiness, it brought rebellion. People thought they were being robbed of the right to work. Soon, though, a father found that he could earn more in a day in a factory than his whole family could earn in the home. Another turn of the wheel, and not only father, but mother and the children were at work in the mill. And then, sad to say, many fathers put their wives and children to work, while for themselves they planned days of ease.

The whole social system underwent a change. The work of the home was transferred to the factory. Families moved in from the country to be near their work. Families make communities, communities make towns, and towns make cities.

Then came the peddler, with pack aback, knocking at our doors. He peddled the factory wares from house to house. Another long step, and the peddler turned merchant. He opened a store, and, instead of going to the people as before, he asked

the people to come to him. But the system of barter—each trying to get the better of the other—continued.

The idea of delivery—having the goods sent—fought its way into the confidence of the people. And at last came the one-price system—the price in plain figures—and with it the spirit of service. Before, it had been, "Let the customer beware!" This changed to, "Let the customer be served!" And this was the beginning of big business, with its economy and efficiency.

But back of all this progress—the very heart of it, if you please—is the development of agriculture. We must have agriculture before we can have business. You may talk all you've a mind to, but business is just as good as crops are big—no better. The most important occupation in the world is agriculture, with transportation second, manufacturing third, and distribution fourth.

Agriculture had its rise in the invention of the reaper, for the climax of all farming is harvesting. The reaper made large harvests possible. When farmers were certain they could harvest more, they planted more. Big farms followed, the land was taken up, improved machines made farming easier and did the work of many men. So, then, out of this growth toward bumper crops rose great industrial and commercial enterprises, with men to man them.

For two years "Creeds of Great Business Men" appeared in the magazines as preludes to a series of advertisements. They are here presented for your profit and pleasure in an enlarged and revised form. Not all great business men are to be found here. My, no! Only a few—a few of those least written about.

Long have we saluted the soldier, the statesman, and the philosopher. Let us lift our hats to a few of the men who have helped to make this old world of ours a better place in which to live and work—the uncrowned kings—the builders—soldiers of peace who have changed deserts into fertile fields, caves into homes, towpaths into railroads, sand piles into cities. But, as we stand uncovered, let us not forget the Watts, the Stephensons, the Howes, the Fultons, the Edisons, and all the rest. Nor must we forget the farmer. He is first of all—he leads the procession—for without farmers there would be no business men.



BORN 1834 - DIED 1896



WILLIAM MORRIS began at the home. Business grew out of the home, just as the home grew out of agriculture. I am not sure that William Morris should be styled a business man. But, be that as it may, his influence is so strong and good, I have placed him at the head of this small list of master builders. I say "is" for the reason that men who do things worth while never die. They merely pass on.

William Morris was a man of many parts. He was poet and organizer, composer and weaver, artist and blacksmith, linguist and woodcarver, orator and printer. And, strange to say, he fused these varied talents into a sane working whole, benefited humanity, and made a fortune for himself and for those associated with him. A business which does not prosper all associated with it, grows top-heavy or one-sided.

Morris was born in England, and there he did his work. But his ideas are to be found in half the homes, shops, schools, churches and public buildings of America. He was ahead of us, but gradually we are reaching up to him. He preached the gospel of beauty and simplicity—simplicity in houses, in furniture, in decoration, in everything we use—and then he made simple, beautiful, useful things and sold them.

It took us a long time to learn that health and happiness are the result of harmony; that harmony is the result of harmonious surroundings; that there can be no harmonious surroundings where a red carpet, a blue chair, and a yellow wall paper are fighting for first place. So much for William Morris, the teacher.

He pointed his finger, and we are ridding our houses of curley-cues and gewgaws—lodging places for dirt and disease. He rescued us from the chromo with its purple cows and the parlor full of plush-covered furniture.

We have had but one William Morris. We may never have another. But we can keep his ideals in mind—aye! and practice them. By so doing we shall benefit ourselves, benefit business, and benefit those whom we serve.

"Not how cheap, but how good," was the motto of Morris and his three thousand associates. He did not call them workmen, for every associate kept the Morris idea before him. It was his very own, just as our ideals and beliefs belong to us, no matter who started them our way. Thoughts, like measles, are catching.

William Morris held that cheap products make cheap men. After all, the things we value most are the things which give the largest service. His claim was that the duty of the seller is to please the buyer. This claim may be taken two ways; therefore, it should be explained. He argued that a business man's first duty is to educate his customers—educate them up to what is best. Then, instead of dangling before a customer a cheap price, display that which will please by giving satisfaction all the years of its life. To clinch his argument he produced the Morris chair, which has been badly imitated, and the round dining table, which promotes peace by bringing the family closer together. William Morris knew that to keep war out of the home is to keep it out of life.

Morris called himself a socialist. His idea of socialism was to make better men by having them make better articles which command better prices. This is a brand of socialism which also benefits the consumer.

Scratch a really great business man and you will find a humanitarian. It can't be otherwise. The business of business men is to benefit humanity. One can't put in time benefiting his fellow men without having his heart beat close to those fellows. Business men are human, like the rest of us. One of the most human of them all was William Morris—Morris, the versatile—who loved the world which he was leading toward better things



BORN 1771 — DIED 1858



ROBERT OWEN was the world's first great business man. To go back to the beginning of modern business is to go back to Robert Owen. Before Owen there was very little business. It was mostly barter and exchange — "do the other fellow as he would do you, only do him first."

Robert Owen died in the house in which he was born, which was in the village of Newtown, in Wales. But three of his more than four score active, useful years (not counting those spent in America) were lived in England. Ideas cannot be fenced in, and so Owen's sane, human, work-a-day creed has belted the world. We are still trying to catch up with it.

When Owen "arrived" in business — and he arrived at an age when most boys are finishing high school — merrie England was not so merrie. The thirteen colonies had been lost; the noise of the French revolution was in the air; cotton was taking the place of flax; and the inventions of Hargreaves and Arkwright were robbing homes of spinning wheels and looms, and carrying the work up to the mills. England's economic and social systems were changing. Discontent was everywhere. Family ties were being broken, drunkenness was on the increase, women and children were working twelve to fourteen hours a day, and the outlines of the sweatshop and the tenement were traced in the shadows.

And then came Robert Owen — business man, humanitarian who proved that the best way to look out for Number One is to look out for Number Two. He gave birth to co-operation —

co-operation of employer, employe and customer—with each made happier and showing a profit on every transaction. This brought him wealth, fame, and much love.

At nineteen, Owen was superintendent of a cotton mill at Manchester. He originated the trade-mark by placing his name on each package of cotton yarn. Business men sneered and called him vain. But all the while Owen knew what he was about. The trade-mark is a sign of quality. Only good goods can afford a trade-mark.

When Owen went up to New Lanark to buy a cotton mill owned by David Dale, he met Mr. Dale's daughter. She acknowledged the introduction by saying, "So, you're the man who puts his name on the package?"

You see, the trade-mark was doing its work.

"You must be proud of your name," she continued.

"Wouldn't you be?"

"Not of yours!" she snapped.

But later she thought better of the suggestion, for she became Mrs. Owen.

At New Lanark Robert Owen worked up his creed into real living facts. This was the first model manufacturing town, with comfortable homes and good schools—people healthy, happy and industrious—a town without drunkenness, crime or poverty. He established a ten-hour working day—the first in the world—and the school at New Lanark was the first to abolish the rod. Men of all nations came to see, and carried home a new message. Owen was asked to explain his ideas. He visited America; Congress adjourned to hear him; he was the guest of the President; he founded the town of New Harmony, Indiana; Owensboro, Kentucky, was named for him.

It was Robert Owen who put the soul in business. Men did not work for him; they worked with him. He preached the cause of industrial betterment. He said, "Anybody can cut prices, but it takes brains to make a better article." And again, "Before you can produce a better article, you must produce better workmen."

Robert Owen put his imprint on the business methods of all time just as surely as he put his imprint on the cotton yarn of his own time.



BORN 1743—DIED 1812



AYER A. ROTHSCHILD, "The Honest Jew"—as if honesty were a question of race or religion. He was one of the first to realize that confidence is the cornerstone of business. By putting his trust in others, others put their trust in him: and out of this trust grew the great banking house of Rothschild.

Whether the Ghetto, with its wall and guarded gate, was designed to keep Jews in or Christians out, is hard to say. But this we do know, all inhabitants of the Ghetto were Jews. They could pass out of the Ghetto only during certain hours. And the Jew who wished to go out must wear on his breast a yellow O, and on his head a yellow hat.

In the Ghetto at Frankfort, Germany, was born Mayer Anselm, son of Anselm Moses, who, of course, was a son of Moses. No matter where born, ability has a way of pushing itself to the front. So, for good work well done, Mayer Anselm was given the rights of free citizenship. That is, he could go and come at will, and no longer must he wear the badge of yellow. It was then that he annexed the name of Rothschild, meaning "Red Shield," which he appropriated without charge from the sign on the apartment house where he was born, and where he lived and died.

The father of Rothschild was a peddler. One day he took young Mayer Anselm with him, for company, and to see the sights. They stopped at the house of the rich Landgraf, the German for landlord. This Landgraf owned the "Red Shield."

He had a son, about the same age as Mayer Anselm, and his name was William. Children, unless coached by their elders, almost always meet as equals. So, the Landgraf's son, afterward William IX, and the peddler's son, afterward banker extraordinary, clasped hands and were friends. Time and circumstance play some strange pranks. Time and circumstance, and this friendship started in youthhood, gave Rothschild his opportunity—and Rothschild did not hesitate to make the most of it.

It was like this: Mayer Anselm graduated from peddler to shopkeeper. His little jewelry store and pawnshop gradually took on the business of banking. He collected the rents of the "Red Shield;" his advice was sought by Christians as well as by Jews; people believed in him; they trusted him.

Napoleon was sweeping Europe. He was on his way to Frankfort, and his heart was set on taking the head of William IX. William hurriedly put his money into the hands of "The Honest Jew," and vanished without so much as leaving a forwarding address. Rothschild decided quickly, and part of the time he was right. He took the money, divided it into small piles, wrapped each pile securely, and entrusted the packages to poor Jews then emigrating to London. There it was delivered to his son, Nathan.

Rothschild was the father of five sons and five daughters—all worthy, and all taught the ways of finance—but the greatest of these was Nathan. After a few years Napoleon experienced a change of heart, and William IX returned home to meet the unexpected—his money was safe, and the house of Rothschild was established.

The creed of Mayer Anselm Rothschild is short and simple. Study people—know them—and then trust them. Trust begets trust. And this: One house may fail; but several separate houses working together never can. This is the department store, the branch house, the pooling of interests idea.

Rothschild's was the first great banking institution. This house has done much to promote peace, for it made government loans popular. In days before if a king needed money—and most of them did—he ordered out his army, found another king, whipped him, and carried away the loot.



BORN 1795—DIED 1869



GEORGE PEABODY was a successful merchant and banker. He was also a bachelor. The fact that he never married may or may not have contributed to his success. This is a question for debate. But we are sure of his love for all people; and he and his friend, Robert Owen, were kindred souls.

He was the world's first philanthropist. Or, to put it another way, he taught millionaires that were to be how to give away money. Andrew Carnegie's oft-repeated desire to die poor is but an echo of George Peabody, who, had not death caught him napping, would have passed out without a dollar.

Peabody made twelve million dollars—not so much today, but very much fifty or more years ago. He gave for model tenements for the poor of London, for education in the Southern states, and for institutes which bear his name at Nashville, Baltimore, and Peabody, Massachusetts, where he was born. At the first World's Fair, held in London in 1851, he financed an exhibition of American inventions, chief among which were McCormick's reaper, Whitney's cotton gin, and Colt's revolver. The library-giving habit dates back to Peabody. He did more than any other man of his time to make solid American credit in England—to promote trade relations between these two countries.

At Danvers, since changed to Peabody, Massachusetts, the future merchant-banker made his business start. It was in a country store—a very good place to learn merchandising. Here he swept out, built fires, and pulled nails for four years for his

board and keep and twenty-five dollars. He made good. This is proved by the fact that the storekeeper wanted him to stay, and as an inducement offered to raise his salary. But the Peabody boy was not to be tempted. He struck out for Washington, the new capital which many older heads prophesied would one day be the trade center of the country.

Peabody had just turned sixteen. With plenty of confidence, a reputation for honesty, a charm of manner, and five dollars in money he bought a stock of dry goods. He put the goods into a pack and went peddling. He sold the goods, paid for them, and bought more goods. Then he met Elisha Riggs, who later built the Riggs House at Washington, and together they opened a wholesale store. They moved the store over to Baltimore, and there it prospered. Prosperity and business took Peabody to London, where he did his greatest work in the promotion of commercial peace, and where he died. It did not matter who was ambassador, for a score of years George Peabody was America's chief representative in London.

George Peabody's creed may be coined out of these words: "You can't afford to sell anybody anything he does not need, nor can you afford to sell it at a price beyond what it is worth." And, "When I sell goods I try to leave the transaction so I can go back next week and sell more." Also, "Credit is the sympathetic nerve of commerce. There are men who do not keep faith with those from whom they buy, and such last only a little while. Others do not keep faith with those to whom they sell, and such do not last long. To build on the rock one must keep his credit absolutely unsullied, and he must make a friend of each and all to whom he sells."

In life, Queen Victoria offered him a knighthood, which he declined with thanks. In death, the Queen ordered that his body be placed in Westminster Abbey. But his written request was to be buried in the cemetery at Danvers. And there it was conveyed by a British man-o'-war, with a French and an American gunboat doing honors.

Peabody was a builder. He created homes; he did not desolate them; he cemented the hearts of Briton and American; he did so much for others that others did much for him.



BORN 1730—DIED 1795



JOSIAH WEDGWOOD was England's first great potter. He was this and more. He lifted pottery from jugs and jars to an art. No potter ever has matched him for originality and success, and our modern pottery traces back to Wedgwood, just as his traces back to Holland. Before his coming people used their fingers and ate out of a pot. The individual plate and cup and saucer belonged to the few who styled themselves the "aristocracy." His was the work of the pioneer. After he had succeeded in making plates, he had to teach people how to use them. He breathed art into dishes. Whenever we approach a table decorated with a beautiful dinner set, we unconsciously give thanks to this famous Burslem potter.

He opened the book of life poor, lame and sickly. He was the youngest of thirteen children. Who says thirteen is an unlucky number? He closed the book loved, honored and wealthy—the richest man in England, who, up to that time, had made his own fortune.

Love and business are not supposed to go hand-in-hand. Still 'tis said, "Love makes the world go round." But, be that as it may, Wedgwood's story of business success, turned inside out, is a love story. Without Sarah Wedgwood the world never would have heard of Josiah Wedgwood. Just why this rich, beautiful, educated girl fell in love with this poor, homely, ignorant boy, we cannot say. It is enough to know that she did. Why any woman loves any man is more or less of a mystery. But perhaps she sees something in him which, perhaps, isn't

there. This is only another way of saying that "love is blind." Sarah's father stormed, as is the habit of fathers. Finally, he told Josiah that when he could match Sarah's dowry of ten thousand pounds—English for fifty thousand dollars—they might talk business. Sarah whispered, "You can do it, Josiah," and Josiah went to work. He worked for ten years; he educated himself; he evolved into a man of affairs; he matched the dowry—and so Josiah and Sarah were married and lived happily ever afterward.

Together they founded the colony of Etruria, and there, surrounded by artists and workmen, Wedgwood put to test the principles of his creed. He made dishes for Queen Charlotte, and in so doing coined the word "Queensware." Urged on by Sarah, he turned to vases, plaques, medallions and busts, and duplicated in miniature many of the beauties of antiquity. If you happen to own a genuine Wedgwood, it is worth its weight in gold. And Sarah enriched the world in another way. Her first baby grew up to become the mother of Charles Darwin.

They dreamed dreams, and then they made their dreams come true—did these dreamer-worker-lovers, Josiah and Sarah Wedgwood.

Lasting successes are the result of quality. Good enough was not enough—it must be better. "But to make better pottery," said Wedgwood, "we must produce better potters." After all, a business is no better than the men on its payroll. Wedgwood showed his workmen the advantages of clean hands, clean faces, and clean clothes. He brought them close to the beautiful by planting flower gardens, and he taught them the ways of better pottery by opening a school. He educated and helped himself by educating and helping others.

Josiah Wedgwood was master of his business. He knew its every side; its every secret. The ten years of waiting were years well spent. After they had grown old together, Josiah wrote of Sarah: "I never had a great plan that I did not submit to my wife. She knew all the details of the business. I worked for her approval. She prompted and inspired me, and without her high faith in me, failure would have been written large."



BORN 1750 — DIED 1831



STEPHEN GIRARD was the first man in this country to accumulate a million dollars' worth of property. Birth made him French, choice made him a sailor, and accident made him an American business man.

He ran away from his home in Bordeaux and shipped as a cabin boy. This was the turning of the tide for Girard. He climbed rapidly—from cabin boy to clerk, from clerk to mate, from mate to captain. In those days ship captains were something more than captains. They bought and sold cargoes, and traded in the ports of the world.

Sometimes it took a year or more to complete a voyage—going from one country to another. Captains were the business men of the sea.

Captain Girard, age twenty-six, had sailed his ship, "L'Amiable Louise," from France to New York, and thence to New Orleans. He was making head through a fog on his way north, when, on a day in July, (was it that memorable Fourth, I wonder?) 1776, a British cruiser chased him up the Delaware River. And there he was bottled up—anchored at Philadelphia.

All Girard could do was to wait—wait for the end of the war. But, good business man that he was, he took a piece of ill luck and changed it into success. Thousands of men, with a wait of seven years on their hands, would have bemoaned their fates and eaten their hearts out. But not Girard. Great business men are not made of that kind of stuff. He rented a room, filled it with goods from his ship, and turned storekeeper. From storekeeper he grew into a financier.

Girard's heart was with the Colonies. His enemies have tried to make out that he did not have a heart. Perhaps it was a pair of scales. At any rate he didn't wear it on his sleeve. Benjamin Franklin and Thomas Jefferson were his ideals. When in doubt he would ask, what would Franklin or Jefferson do?

When others were discouraged and ready to sell, he bought. Soon after the close of the Revolution he had twenty-two ships sailing the seas of the world. He believed in the United States. When the government was facing a financial crisis, and the doubters were hoarding their dollars, Girard cleared the skies by pouring his millions into the treasury. Smallpox and yellow fever came. Not only did Girard pull wide his purse strings, but he personally carried food, medicine, and good cheer into the homes of the stricken. As a crowning event, he founded Girard College, Philadelphia, in the heart of which rest his ashes.

In front of Girard's store was a typical town pump. Among those who came for water was Polly Lumm. Girard pumped for her. When he was busy, Polly waited. And—well, they were married, and for a honeymoon they rowed out to his ship. The wind blew, the ship rocked, and Polly went mad with fright. Poor Polly Lumm! Poor Stephen Girard! She spent thirty-eight years in an asylum, and once every month he went to visit her. But she couldn't understand—the light had burned out.

Girard's policy was to reward his men for good work. Reward shows appreciation, and gives encouragement. His recipe for happiness was "keep busy." He said, "The love of labor is my sheet-anchor." This sailorman was not afraid, for, to use his words, "If death catches me, he'll find me busy." Many times he wrote: "I want to live so as to see the United States supreme in liberty, justice; and education."

He loved the great outdoors, and spent many days on his farm where Girard College now stands. "If I knew I should die tomorrow," he wrote, "I should plant a tree today." Girard loved humanity. That is to say, he loved men. He did not know women.

Stephen Girard was what we term a "character." But are not most men who do things, characters? I'll leave it to you



BORN 1791 — DIED 1883



PETER COOPER, like Benjamin Franklin, is remembered as one of our big, all-round, educated Americans. He was a man of action. He lived to be ninety-two, but he never retired. He was always up and doing. And so his creed comes down to us more from what he did than from what he said.

Peter Cooper did things, and he did them "fust," as David Harum used to say. He built the first locomotive in America, and was its engineer; he rolled the first iron rails for railroads; he was the first to make isinglass in this country; he cast the first iron water pipes used here; he made the first iron beams for fireproof buildings; he built the first iron bridges; he helped to lay the Atlantic cable; and lastly, he closed his busy, useful career by erecting his own monument—Cooper Union, in New York—which more and more is serving as a model for our public school system. And just to fill in his spare moments he invented a machine for mortising the hubs of wagon wheels, another for finishing woolen cloth, and others for doing other useful things.

Unlike so many of our great business men, Peter Cooper began at the manufacturing end instead of at the selling end. He first learned the trade of wagon making. Wagon making, or coach making, was to his day what automobile making is to our day.

In all his life Peter Cooper went to school just one year. This made him want to know—it gave him the study habit. And poverty gave him the work habit.

Peter Cooper was born in the city of New York. He saw the city grow—and helped in its growth—from forty thousand to two million people. He did not care for money-making. He did things just for the fun of doing them. He held political office for twenty years—not for his own betterment, but for the betterment of the people. He organized the New York police and fire departments, and won a fight for free schools. He said, "Teach the nobility of labor, and the beauty of human service."

Two strong points stick out of Peter Cooper's creed. Reduced to few words, here is the first: Don't put all your eggs into one basket; or, center your mind and energy on more than one thing. This increases your chances of success, and keeps you from wandering into a rut. And here is the other point: Failure comes only to those who think failure; or, to bend the thought the other way around, life is merely a series of opportunities for turning failures into successes. Cooper was not afraid; he never hesitated. He smiled and tackled every job that came his way. Oftener than not the man who hesitates is lost.

In making success grow where failure had sprouted, he built his locomotive. From a venture headed the wrong way he gave to the world the idea of iron fireproof buildings. Thus it came about that Cooper Union was the first building to have iron frames. Because he was not afraid to plunge into the glue business—not the pleasantest kind of plunge, you must admit—he made a fortune.

Peter Cooper had what we are pleased to call "vision." That is, he could see ahead—he had imagination. Without imagination there would be few great business men. When he built Cooper Union, passenger elevators were unknown. But he provided elevator shafts, saying that the time would come when mechanical lifts would be a necessity, and he wanted his building to be ready for them. But even men with ability to see ahead sometimes are short-sighted. For instance, Peter Cooper could see ahead as far as elevators, but not as far as skyscrapers. He said that it was impossible to build a building higher than five stories with safety.

Peter Cooper believed in himself, and he believed in others. He was American through and through—push, get there, and all



BORN 1763—DIED 1848



JOHN JACOB ASTOR was a business man who never forgot that nature had tagged him a musician. In fact, he mixed music with business in such a way as to pay a profit.

Astor was the son of a Holland butcher. The lad did not take kindly to the art of butchering, and so one dark night he walked out of Waldorf on his way to Antwerp. He got a job on a lumber raft which finally landed him in London. There he heard that George Washington had surrendered, or that the Americans had stopped fighting, or something like that. He liked the sound of the news he heard. So, with a soul full of music and a carpetbag full of flutes, he landed at Baltimore in March, 1784, and straightway hiked for New York.

Astor was a born trader, as well as a born flute-player. From trader to business man is a short step. When Astor was young, all business men were traders, or all traders were business men. Read either way, it means the same. Astor knew how to buy and he knew how to sell—the two essentials of merchandising. And he knew some other things. He was an organizer. The science of organization lies in getting close to your proposition and to the men who are to carry it to success. Astor organized the fur trade, and all the way from Albany to Montreal he had the Indians guarding his interests.

Instead of carrying a gun on his first tramp among the Indians, Astor carried a flute. He played a few Dutch tunes, the Indians listened, grunted approval, and traded their furs for

flutes, beads, pipes, and other necessary articles. This may have given rise to the expression about music soothing the savage breast. At any rate, John Jacob Astor made the savages his friends. He knew the value of friendship. And he knew that we make our money out of our friends—not out of our enemies. Don't forget the friendship of business.

Astor was not a speculator. Few great business men are. He was an investor. His first investment was in a one-room store in New York. He bought and sold furs. Then he invested in ships and enlarged the store. He married a Dutch girl, Sarah Todd. They practiced patience, industry and economy—and kept house upstairs over the store. He put his savings into real estate, held on to it, and out of this grew the Astor fortune. It may be worth the space to say that Astor brought to New York its first stock of musical instruments.

The march of progress across the American continent was prophesied by Astor. In his mind's eye he saw the cities of the future. He took a map and on it marked the locations of Rochester, Buffalo, Chicago, Minneapolis, St. Paul, and other cities. "He gave his share to the blazing of the trail westward, much of which was written into "Astoria" by his friend, Washington Irving. Astor urged the establishment of army posts—one every forty miles—across the country. "For," said he, "from a fort you get a trading post, and from a trading post you will get a city."

When he built the Astor House he established a free bus service—the first in the world. Thus did he teach us how to go out after trade and bring it in. He paid, and he made others pay. He always kept his word. He slept well, ate sparingly, walked, and winked at doctors.

Here is a John Jacob Astor expression worth keeping: "The man who makes it the habit of his life to go to bed at nine o'clock, usually gets rich and is always reliable. Of course, going to bed does not make him rich. I merely mean that such a man will in all probability be up early in the morning and do a big day's work. Rogues do their work at night. Honest men work by day. It's all a matter of habit. And good habits in America make any man rich. Wealth is a result of habit."



BORN 1802—DIED 1876



T. STEWART was an Irish schoolmaster with a tongue tipped with blarney. He was headed for the ministry when fate pushed him behind a counter. There he stayed to build America's first great store. When he died he was worth forty million dollars—up to that time the largest fortune ever made in legitimate trade.

Success in merchandising is the result of two things—the right goods and the right methods. Stewart was very particular as to both methods and goods.

Some men are born to a position, others achieve it, while others have it thrust upon them. If ever man was born to head a "Ladies'" store, that man was A. T. Stewart. Perhaps none other in history knew so well the shopping instinct of woman. To know this instinct is to flirt with success.

Stewart was a student at Trinity College, Dublin, when his grandfather's death left him without funds. He came to America, taught school for a year, and then went back to the Ould Sod to claim a legacy. He invested a part of this legacy—five thousand dollars all told—in Irish linens and laces, and sailed away for New York. A friend took some of the goods over to Jersey and sold them. But he got drunk with the money. "If you would do a thing, and do it right, do it yourself," thought Stewart. He was too proud to turn peddler, so "A. T. Stewart, just arrived from Belfast, offers for sale to the ladies of New York a choice selection of dry goods," to quote his first advertisement.

All women were ladies, and all men were gentlemen to

Stewart. He insisted upon gentlemanly clerks. That was an age of haggle; and the salesgirl, or, to be more exact, the mother of the salesgirl, was in her cradle.

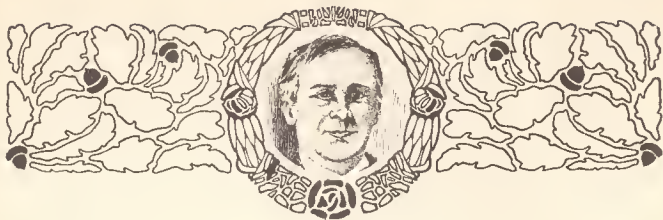
The floor-walker is a product of A. T. Stewart. Also the "cost sale," the "fire sale," the "remnant sale," and other bargain counter attractions now so dear to the heart of the chronic shopper. In Stewart's day customers did not expect to pay the price asked. When they did the clerks gasped and threw in a spool of thread for good measure. Later, Stewart helped to change this old "dog-eat-dog" custom into our present one-price system.

Stewart was original. Instead of following the crowd, he had the crowd following him. He gave ten per cent off to preachers and teachers and their families, which caused a cashier to remark that half of New York must be teachers and preachers. Such is human nature. It is so easy to pass on to our friends, and to the friends of our friends, and the friends of their friends the courtesies intended only for us.

Sales increased from a very few dollars a day to more than fifty thousand a day. Peter Cooper made the iron for A. T. Stewart's Business Palace, and John Jacob Astor built the building. This was the finest business structure in America at that time, which was 1865.

Stewart seems to have been one of the first merchants to realize that success lies in something more than customers who are merely customers. He made his customers his friends. He knew the value of good service. This he proved when all New York sat up and took notice of his ladies' parlor and dressing room. And again when he increased enthusiasm by installing the first full-length mirrors ever brought to this country. He knew what it would mean to a woman to see the fit of her dress at the back.

Honesty was the rock upon which Alexander Turney Stewart builded: "Never cheat a customer, even if you can," he used to say. "Make her happy and satisfied, so she will come back." And this: "The merchant of the future will be not only an economist and an industrial leader—he will be a teacher and a humanitarian." Is it not so today?



BORN 1838



JOHN WANAMAKER was a pupil of A. T. Stewart. Who will say that pupils do not teach teachers quite as much as teachers teach pupils? It is so in the school of business—all are pupils, and all are teachers. And it was so with Stewart and Wanamaker. Stewart taught Wanamaker many things about merchandising, and all the while his "cost sales," "remnant sales," and the like, were educating the public away from the old "barter and exchange" methods. And then Wanamaker turned teacher by announcing, in large bold letters, "One Price. All Goods Marked in Plain Figures. Your Money Back if Not Satisfied."

This was a bold move. But it is the bold move that wins. Boldness runs high when the blood is young, and Wanamaker was a young Philadelphia merchant. The public shook its head. It felt it was being robbed of the pleasure of getting the best of the seller—as if buyers ever get the best of salesmen. Stewart acknowledged the lesson by adopting the plan. And thus it came about that Wanamaker's one-price system cut the cord which had so long bound humanity to the haggling, do-or-be-done past.

The "one price and goods marked in plain figures" saved time and work, and established a system for moving goods quickly. After all is said and done, the ability to move goods is what counts in a store, and so it happened that John Wanamaker invented the department store, which in turn made a place for the salesgirl.

He was born in the City of Brotherly Love. He was not

slow in learning to work, for at the age of fourteen he was errand boy for a book publisher. His first business venture was with a stock of clothing. In 1876, at the time of the Centennial Exposition, he opened his big store, "The Grand Depot," so called because it was lodged in the Pennsylvania freight sheds. In point of interest this store rivaled the Exposition.

John Wanamaker knows that the best advertisement is a pleased customer. Those who sell should anticipate the needs of those who buy, and then should supply such needs at the lowest margin of profit. He established the policy of never speaking ill of competitors. The man who "knocks" may expect to be "knocked." To talk against a competitor is to call attention to his strength. We are successfully advertised by our enemies.

In business circles we hear much about the "right location." There may be something in this. Perhaps there is, though both Stewart and Wanamaker proved that business success does not depend so much upon location as upon the quality of goods sold, and the service which accompanies the sales. When Stewart built his business palace, people said, "It's too far uptown." When Wanamaker moved into the same building, people said, "It's too far down town." Both generations declared that nobody would go there. But the crowd went there years ago, and it is going there today. People will go where they can get what they want, and get it in the way that they want it.

It was in 1865 that Wanamaker put to work the one-price system. In the few years that have elapsed his idea has revolutionized the retail trade of the world. Today the child and the oldest, most experienced shopper may buy the same grade of goods at the same price. In the days of our fathers, salesmanship was a matter of shrewdness; in the days we call our very own, salesmanship is a matter of honesty. To fail to realize that it is just as important to play fair with a customer who doesn't know, as with one who does know, will quickly tag a merchant for the toboggan.

These principles, along with the passing of the maxim, "Let the buyer beware," trace back to John Wanamaker—merchant teacher and humanitarian of Philadelphia and New York—successor to the ideas and business of A. T. Stewart.



BORN 1824 — DIED 1893

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LELAND STANFORD was a rolling stone that gathered much moss. He kept on the move, and shifted occupations with ease and profit. Stanford was lawyer, miner, merchant, manufacturer, rail-roader, educator, politician, philanthropist. He held that man's highest duty is to "make good." This he did, no matter where or what his work.

In his wanderings Stanford journeyed from East to West—from New York, where he was born, to California, where he died. He was practicing law in Wisconsin when the gold fever of '49 swept the country. Forthwith he hit the trail for California: As a miner he gathered some moss, which turned out to be dust.

About 1856 he opened a store in Frisco. Soon he was merchandising on a large scale. The big thing was the easy thing for Stanford. All of us can think in hundreds, but only a few of us can think in millions. Next he tackled railroad building. It was Leland Stanford who drove the golden spike which marked the joining of the Central Pacific and the Union Pacific—the first railroad line across the continent. This brought the East and the West into close relationship, and stimulated all lines of business.

Then he turned to the development of agriculture. Great railroad men are great agriculturists. The one helps the other. To improved farm machines, improved farm methods, and the railroads—to these we owe our wonderful progress.

Stanford was godfather to the motion picture. It happened in this way. In 1872 there was a deal of argument over the

question, "Does a running horse ever have all its feet off the ground?" There were a number of guesses, and as usual most of them were wrong. An English photographer, Muybridge by name, who happened to be in California, offered to settle the dispute. He placed twenty-four cameras in a row, all facing a race track. Opposite the cameras he built a high fence, and painted it white. To each camera he attached a thread and stretched it across the track. As the horse passed the cameras, the threads were broken, and the result was a series of instantaneous photographs. Muybridge arranged the twenty-four prints in their natural order, fastened them at one end, and by riffling them with his thumb gave a demonstration of animated photography. Out of this ruffle grew the motion picture—one of the big industries of today. Leland Stanford furnished the track, also the greenback encouragement.

Stanford was California's war governor, and he served as United States senator. His legacy to humanity—Leland Stanford Junior University—is the result of a dream. His only son was ill. Worn out with watching, Stanford fell asleep. He dreamt his son spoke to him, saying, "Do not mourn my going. Live for humanity." While the dream was passing in the brain of the father, the spirit of the son passed out and away. Immediately the father began to build, and in working out the destiny of the university he worked up much of his creed. Like that of Stephen Girard, the body of Leland Stanford sleeps where he poured out his love and his millions. The work he left unfinished was completed by his wife, Jane Lathrop Stanford, a woman worthy of a chapter all her own.

Success is a matter of application. Any man who puts his mind to a task, and backs it up with hard work, will win. Always be doing something, and, if possible, do it a little better today than it was done yesterday. Serve others if you would have others serve you. To be able to do the big thing tomorrow, do the little thing today. This was Leland Stanford—a man who did much, did it well, and who got paid for doing it.

The amount of work one man can do when he really tries is remarkable. If by some process we could change our idle hours into work hours, what a world we would have.



BORN 1830—DIED 1913



HENRY M. FLAGLER made his dreams come true. We speak of poets as "dreamers," but how about great business men? Aren't they dreamers? I think so. Every big business was once a dream. But perhaps "builders" is a better word. Some build factories, others build stores, and a few build empires. Henry Flagler was an empire builder. Ponce de Leon discovered Florida, but Flagler gave it to the world.

In the land of the orange and the alligator he spent fifty million dollars. Twelve of these millions were used in building some of the finest hotels in the world. The other millions built a great railroad. One hundred twenty-eight miles of this road—Miami to Key West—link the Florida Keys to the mainland. This is the wonder of railroad engineering. To Flagler's faith and work are largely due Florida's rise in agriculture.

In years agone the native of Florida was wont to say, "We live on fish in the summer, and Yankees in the winter." It is still a paradise for tourists. It always will be. St. Augustine is the oldest city in America. But the everglades are being drained, and where once was waste now blossom fruits and vegetables. And back of all this change stands Henry M. Flagler. Without his dreams and his work the everglades still would be everglades.

Mr. Flagler was born in New York, but he got his business start in Michigan salt and lumber. Then came that day in 1859 when Edwin L. Drake struck oil at Titusville, which is in Penn-

sylvania. Out of this lucky strike rose the fortunes of John D. Rockefeller, Henry H. Rogers, Henry M. Flagler, and hundreds of others.

As a place for the renewal of health and energy—the ozone of youth—Florida lured Flagler, just as it did Ponce de Leon nearly four hundred years before. Mr. Flagler saw the everglades, the hanging moss, and the miles of sand, and away off in the glimmer he saw something else. He started out to overtake that something, and he overtook it.

One of these days we will pause in our rush onward and upward long enough to erect monuments to the men who have changed visions into realities. The Builders, and not the Wreckers, deserve our homage.

Mr. Flagler believed in efficiency. Or, perhaps, 'twere better to say, the efficiency of service. Efficiency, or service, or the efficiency of service is the poetry—the heart interest—of business. All that he did, he did well. When he built a railroad, he built a good one; when he finished a hotel, it was first-class; when he put up lunches for travelers, he put up the best. Charge for the best, and then give the best.

He knew that to stand still is to rust. So he never stood still. The impossible is always the possible with a man like Flagler. When engineers shook their heads and said a railroad could not be built across the Florida Keys, Flagler kept on looking until he found an engineer who said it could be built. During the years he was hunting for the right engineer, the idea of an over-the-seas railroad came to be known as "Flagler's Folly."

"Do something worth while" was the slogan of Henry Flagler. Also, anticipate the wants of the people—be the advance agent of desire. He who waits for demand to push him is lagging behind; he who senses anticipation is out beyond the firing line. To put it in another way, don't be a hanger-back; be a pusher-ahead. To hang back because a thing never has been done, is to clog the wheels of progress. It is all right to be a cog, but not a clog. The Flaglers, the Wedgwoods, the Stewarts, the Edisons, the Coopers, the Hills—these and their kind are cogs, and very large cogs at that—the cogs that move the world forward.



BORN 1831 — DIED 1897



GEORGE M. PULLMAN knew that the world pays top prices for three things—efficiency, convenience, comfort. These he supplied. Pullman did for business what McCormick did for agriculture. He made it possible to do two days' work where only one was done before. The "Pullman," the telegraph, the telephone, and the typewriter separate us from the reaping-hook, stage-coach age of business.

Zenos Cobb made the first sleeping car, but George Pullman improved it. He also worked out a perfect system of operation. His first car, "Pioneer," was first used in the funeral train which carried the body of Lincoln from Washington to Springfield. "Pioneer" is on view at Pullman in Illinois.

Pullman was a New Yorker. His first job was in a general store, where he worked a year for forty dollars. Then he learned cabinet making, little dreaming of whither this trade was to lead him.

To relieve the pinch of poverty, George Pullman turned from making bureaus to raising buildings. He raised them up to the level of the Erie Canal, and in so doing raised his capital from nothing to six thousand dollars. Then he went to Chicago, a stick-in-the-mud town, badly in need of a lift. There he raised buildings up to the street level, and the operation was such a novelty that people came for miles to see him do it. He proved his efficiency by raising a three-story brick building without so much as loosening the soot in the chimney. A work that is worth

doing at all, is worth doing right. Until a man learns this simple truth, he is standing in his own way.

One night Mr. Pullman occupied a berth in a Cobb sleeping car. But he didn't sleep. The thing was too uncomfortable for that. Sleepless car would have been a better name. Instead of grumbling away the night, as is the common habit, he put in the hours evolving the modern "Pullman." The Alton railroad loaned him an old passenger coach, and, with his knowledge of cabinet making, he went to work. People laughed at his "palace on wheels." "The idea! Suppose you took your clothes off and went to bed, and in the night the train jumped the track. Think of it!" But Pullman kept right on working. He knew, as all of us should know, that laughter never kills a good idea. It is the way of people—to laugh, until they know better. Most of the world's improvements have been laughed at. To steer clear of laughter, think nothing, say nothing, do nothing and, without an effort, be nothing.

George Pullman built upon the ideas of Robert Owen. At Pullman, Illinois, he laid out another New Lanark—a city of work and happiness, where the saloon and its influence were to be forever barred. Along with convenience and comfort, Pullman loved the artistic. Evidence of this is writ large in every sleeping car—from "Pioneer" to yesterday's output, whatever its name may be—and the spirit of William Morris, on its flight around the world, lit on the shoulders of this house-raising, cabinet-making sleeping-car builder. He supplied the best, and then charged for it.

Pullman always managed to keep just a little ahead of the procession. He saw into the future while it was the future, and not when it had become the past. The secret of success lies in anticipating wants, and then supplying them. The man who knows what I want before I ask for it, makes me his friend. Pullman did not wait until there was a demand for a comfortable sleeping car. He built the car, and then created the demand. This same spirit helped him to build the Metropolitan elevated in New York, and to do other things worth while. He grew strong shouldering responsibilities, did this builder who coined millions out of a service to the traveling public.



BORN 1830 — DIED 1906



JOHN B. STETSON was to hattery what Josiah Wedgwood was to pottery. That is, he evolved better hats by evolving better hatters. The old-time hatter, like the old-time potter and printer, was filled with the wanderlust. He worked only when he felt like it; and much of the time he didn't feel like it. We no longer say, "mad as a hatter." Stetson taught us to respect the hatter by teaching the hatter to respect himself.

In his father's little shop, at Orange, New Jersey, up over which he was born, John B. learned the art of hat making. Modern business is the newest thing in the world. It is so new, and we are so close to it, that we cannot realize the distance traveled since father was a boy. Back sixty or seventy years, sons were expected to learn the trades of their fathers. Son succeeded father, or, "from father to son," as the saying ran. For this reason John B. Stetson learned to make hats.

Then Stetson went tramping across the country in search of health. He overtook it near Pike's Peak. On this tramp occurred an incident which was to make the words "Stetson" and "hat" mean the same the world over. With his knowledge of felting—a science which dates back before Moses—Stetson scraped the hair from the skins of animals and made a blanket. This was used to keep off the rain. By the same process he made a hat of the sombrero type. This protected him from the sun. A horseman riding by admired the hat, and bought it with a five-dollar gold-piece. This was the first Stetson hat.

With a small amount of money and a large amount of energy,

Stetson returned East, and opened a hat shop in Philadelphia. He occupied one small room, and did all the work himself. "All there is, I am," he would say. He swept out, solicited orders, made hats, and delivered them. Stetson was ambitious to be more than a maker of hats. He wanted to originate—to create styles. He found the way slow and rough. But he kept on keeping on. At last he caught the trade of Philadelphia. Then his thoughts turned Westward—to that horseman and that sombrero. He created a new hat, "The Boss of the Plains," and sent out samples "on suspicion." Orders came tumbling in from the cowboy country, and the Stetson name was immediately started on the upward climb.

Stetson observed the Three Goods of business—good goods, good treatment of customers, good treatment of employes. Good goods are the first step in the good treatment of customers. But without good treatment of employes, goods can never be as good as they should be.

To say "It's a Stetson" was not enough for this master hatter. Every dealer, every customer, every employe must be made to say, "I am a Stetson." And what was more, he must be made to feel it. This idea, and all that it means, moved Stetson out of a small room and into a large factory, with more than five thousand happy, prosperous employes.

Stetson established an apprentice system of real worth. A beginner was paid a fair wage, with the understanding that if he stayed out the full period of three years he would receive a bonus for every week he had worked. This was an inducement for a boy to stick until he had learned his trade. It was a way to increase efficiency.

To change the shiftless, drinking, tramp hatter into a reliable, industrious citizen, he established the Stetson Building and Loan Association. In this way he helped his men to build and own homes. The minute a man holds the deed to a home, he is a better workman and a better citizen. He never forgot his own search for health, and so he was a stickler for plenty of light and air. Every Stetson employe shares in the profits of the company. This is another way of making better workmen; also better goods. The spirit of John B. Stetson goes marching on.



BORN 1832—DIED 1901



PHILIP ARMOUR was the father of the packing industry, just as Cyrus McCormick was the father of the harvesting machine industry. Armour, with a strong strain of Scotch in his veins, caught the first rays of sun at the little town of Stockbridge, in York State.

Viewed from a distance, none of the world's great business men is more picturesque or many-sided than Philip Armour. Placed almost anywhere he would have been a success. But fate tagged him for the problems of packing.

Armour first located at the city of Milwaukee, where, with John Plankinton of Plankinton House fame, he engaged in the curing and packing of pork. Here he received a kindergarten training for the buying, slaughtering, packing and distribution of all kinds of meats. To do this, and do it better, he decided to cast anchor at Chicago.

From the country butcher to the modern packing plant is a jump as big as from the "Pony Express" to the "Day Letter." Meat packing involves two great systems outside of the packing itself—the buying of live stock, and the distribution of the finished products. The packing house transferred the meat industry from the homes to centers of great activity. It created stock yards, refrigerator cars, refineries and distributing stations, and made the raising of cattle, hogs and sheep a business second only to its companion, agriculture. For real Simon-pure economy and efficiency the packing plants are prize winners. Everything but the squeal is worked up into articles of every-

day use. The old-time country butcher wasted a generous profit. The Armour creed in full would fill the pages of a very large book. He loved to pass out allopathic doses of advice, and, be it placed to his credit, he did not hesitate to take his own medicine. The much-read "Letters of a Self-made Merchant to His Son" is but a collection of the fragments of advice uttered by Philip Armour. He kept very close to his men, advised them, helped them, and nothing pleased him more than to see an employe climbing to the top. Armour liked to give orders, and he also liked to take them from men who knew. The result was confidence and enthusiasm.

Armour was early to rise and early to work. An employe who could beat him to the office deserved a reward, and usually Armour gave it to him.

"I am in partnership with the farmer," Armour used to say. What he had in mind was that to be successful a business organization must be founded upon reciprocity, mutuality and co-operation. The packing industry benefits the farmer, and the farmer benefits the packing industry. When either of us forget, both suffer.

Again he said, "All that endures is built from the ground up, never from the clouds down." And again, "I make mistakes, but I do not respond to encores."

We have journeyed afar since the days of "barter and exchange." Business men no longer class competitors as enemies. Hate has gone out of business. Today competitors are friends, going the same way, but by different means. In the yesterday of business competitors kept apart—they located on different streets. Now they get together, and out of this spirit have grown newspaper rows, dry goods rows, music rows, and rows and rows. The packing plants are grouped about the stockyards, and all meet in friendly rivalry. Armour and Swift each tried to get ahead of the other, but, at the same time, each respected the other.

The Armour purse was always open for things worth while. He founded Armour Institute for practical education. He believed in the giving which helps people to help themselves. This enriches. The other kind of giving pauperizes.



BORN 1825 — DIED 1910



DAVID RANKIN was a farmer—a farmer who used his head as well as his hands—who made several million dollars farming. If you think farming doesn't pay, study Rankin.

Rankin belonged to two periods—the past and the present. He saw the march of progress from reaping hook to self-binder, from desolate prairies to fertile fields, from trading posts to cities. But he did not sit on the fence and watch progress go by. He was not of the sitting kind. Most of the time he was with the advance guard. It seems that Rankin was one of the first to realize that farming is a business—like any other business. Also, that farming is the foundation of all other business. With these facts securely anchored, he made up his mind to be the very best kind of farmer.

David Rankin was born in Indiana. Also in poverty—a blessed birthright, if there be will enough to work one's way out. He lived in a log cabin, wore homespun clothes, and went barefooted until he reached the husky age of twenty-eight. He followed his parents to Illinois, thence to Iowa, and finally settled at Tarkio, which is in Missouri.

This farmer died owning deeds to fourteen farms—thirty thousand acres in all. Rankin considered himself a manufacturer—a manufacturer of foodstuffs. Our friends at Battle Creek are no different. Their aim is the largest output in the shortest time. Big business is a simple problem in addition and subtraction. It adds efficiency and subtracts waste. Rankin was a

big business farmer. He did a big work by thinking big thoughts. He raised corn, fed it to hogs and cattle, and then sold the product. Whenever he found a machine that would do more work than the machine he was using, he bought it. The cost did not matter if the machine did more work. When windmills came along, he bought one and let the neighbors laugh. When McCormick offered his reaper as a substitute for the cradle, Rankin threw away the cradle.

Rankin's motto was, "Never sell the farm." He did not offer this advice to land agents, for he was always buying. His words were directed to farmers. So long as a farmer is buying land, he is enlarging his plant. When he begins to sell he is heading toward a truck patch.

The farming interests of the country were close to the heart of David Rankin. Instead of investing money in this, that, and the other thing, he advised farmers to invest their money in their farms—in better homes, better machines, better roads. The more a farmer invests in his farm, the closer he studies the science of farming. The student farmer is the successful farmer. "Learn to cultivate and grow better crops," he used to say. "But above all, give your most faithful attention to the cultivation and growth of your boys and girls, and see that the home is attractive. The home of the American farmer can be made a palace."

At the Centennial Exposition, Philadelphia, 1876, Rankin exhibited a miniature reproduction of his six thousand acre corn field. Many people, like the Irishman who saw the elephant, said, "There ain't no such thing." Rankin extended an invitation to "come out to Missouri where we show folks."

David Rankin always laughed when anybody said, "I can't." He believed in getting on the job, sticking to it, and making the most out of it. Like the postage stamp, he stuck until he got there. He paid good wages, and then demanded good work. He had what he referred to as "twist." That is, he could go to a man and get just about what he went after. "Twist" is only another name for honesty, frankness, judgment, and the ability to organize men and affairs. There have been few farmers like Rankin, for the reason that few think of running a farm in the systematic way that a man runs any other manufacturing plant.



BORN 1809 — DIED 1884



YRUS HALL McCORMICK was inventor, manufacturer, salesman. He invented the reaper, then manufactured it, then sold it. These three traits—closely related, yet widely separated—are rarely found in one man. He did many things because he had many things to do. The age of the specialist had not arrived. The specialist is a product of system, but before we could have system the world's work had to be well on its way. He was a builder, and builders do not quibble over their work. They do the first job first, and then pass

on to the next. This is why they are builders—why they get separated from the crowd. Ability, like muscle, grows with exercise.

McCormick was a Virginia farmboy. On rainy days he tinkered around his father's blacksmith shop, and this tinkering finally gave to the world its first practical reaper. The year was 1831—a year worth remembering. On the reaper we have ridden from the poverty of the past into the prosperity of the present. Progress is the result of big farms; big farms are the result of a quick method of harvesting; and a quick method of harvesting is the result of the reaper. There is the whole story of the Big Today. Without the reaper there would be no great business men, for without the reaper most of us would be scratching the ground.

McCormick was a pioneer. The railroads followed the reaper. A pioneer in any field must appreciate the value of struggle. McCormick enjoyed struggle as well as success. He

was Scotch, which means that he was a good fighter. He knew the value of hard work and stick-to-it-iveness. He was careful and exacting; and to make sure that a thing was done well, he liked to do it himself. Thus, he fought his way up from a country blacksmith shop to the largest harvesting machine plant in the world. It covers two hundred twenty-nine acres of land, and keeps busy nine thousand employes.

Although he built his first plant at Chicago in 1847, it was not until the outbreak of the Civil War that the reaper came into its own. By doing the work in the harvest fields, it released men for the battlefields. The duel between the North and the South was a duel between the wheat states and the cotton states. Strange things happen when the fates are at play. The cotton gin made slavery profitable, and the gin was invented by Eli Whitney, a Northerner. The reaper made it possible to do away with slavery, and the reaper was invented by Cyrus McCormick, a Southerner. In the final analysis we're all pretty much akin, aren't we?

There is no joy in idleness. He who does not find happiness in his work, never finds it. No man ever knew this better than Cyrus McCormick. He was busy—always busy; and he was happy—always happy. In fact, he was so busy that he forgot all about getting married until he was nearing the half century mark.

His work was his life. He took his work seriously, and he put into it all his energy. Success awaits the man who is willing to take off his coat and go after it, was his principle. Failure is for those who think failure. There were no tomorrows with McCormick. If he did not originate, he at least practiced "Do it now." He would say, "One thing at a time, and the hardest thing first."

He saw Chicago grow from a country town into a city. When the Big Fire of '71 changed that city into an ash heap, McCormick, backed by Mrs. McCormick, turned builder in earnest. He rebuilt his own, and he helped others to rebuild their own.

Cyrus McCormick's thoughts were of progress. He was a reformer, and he liked to think that he had helped to move the world forward.



BORN 1826



WILLIAM DEERING did his greatest work after he thought he had retired from business. It is the way of life—to aim at one thing and hit something else. Columbus did it when he discovered America; Daguerre went forth to sketch the landscape, and came home lugging photography; Bell was working to make the deaf hear when he produced the telephone.

Mr. Deering was a New England woolen manufacturer. He was born in Maine, and there he lived and worked "in wool," as we say in trade, for near on to fifty years. First, he made woolen goods, and then, to better sell them, he opened stores in various parts of the country. Later, to form a complete line, and to better serve the public and himself, he added cotton fabrics. Then it was that he decided to retire. He figured that he had made money enough. He had yet to learn that men who can afford to retire seldom do. The ceaseless urge that puts us at the top, generally holds us there. The clang of business keeps most men in harness to the end. They are like conductors who take vacations, and then spend the time in riding up and down the road with other conductors.

After he thought he had retired, Mr. Deering went West to see the sights. There he remained to build sights for others to see. He took up the work started by McCormick, and added the finishing touch, as it were.

It all happened in a very simple way. At Chicago Mr. Deering met an old friend, E. H. Gammon, who was building

Marsh harvesters. C. W. Marsh, of De Kalb, Illinois, invented his harvester to relieve the stoop and strain of following the reaper and binding the sheaves. Again the aim was good, but the Marsh harvester did more than the inventor had planned for it. It suggested the self-binder. Gammon needed money, so Deering accommodated him. When the note fell due, Deering was persuaded to invest the amount in stock. Later he was asked to help out in the management of the business, and before he knew it he was doing a work which was to carry him to leadership in the harvesting machine industry.

Mr. Deering looked ahead. Looking ahead was one of the best things he did. In the distance he saw the approach of the self-binder. At first wire was tried, but it failed. Then came James F. Appleby with a binding attachment which would tie twine. Mr. Deering decided to use twine in the three thousand binders which he had made for the harvest of 1880. But where was he to get the twine? He went from ropemaker to twine-maker, and from twinemaker to ropemaker. They could not see that one day the making of binder twine would be a great industry; that more than 150,000 tons would be used to tie the annual grain crops of the world.

Let it here be set down that the knowledge we gain in one line often helps us to succeed in an entirely different line. Mr. Deering remembered his wool-spinning experience. So, after much work and an enduring faith in human ingenuity, he finally succeeded in producing the first hard-fibre binder twine ever used. Since that day harvesting has been done more easily and quickly, and so wheat crops have grown better and larger.

Again Mr. Deering looked ahead. He saw that if the machines were to do their best work, the manufacturer of binders must be the manufacturer of the twine used in the binders. Today we know that this business man did not look ahead in vain.

He, and the experts he employed, studied improvements. No man ever knew the law of competition better than William Deering. And what is the law of competition? It is this: Make your goods a little better today, or your competitor will overtake you tomorrow.



BORN 1838



JAMES J. HILL is a far-seeing business man. He knows that certain things done today will produce certain results tomorrow. This ability or power is described as intuition, shrewdness, psychology, and so forth. It is nothing more nor less than being able to put yourself in the other fellow's place. It is harking back to Robert Owen—taking care of Number One by taking care of Number Two.

Other men have been content to build cities. Hill was not satisfied with less than an empire. Out there in the "Hill Country" is the breadbasket

of the world.

The present great railroader of Canada, Sir Thomas Shaughnessy, was born in the United States, while the present great railroader of the United States, James J. Hill, was born in Canada. This is a way nature has of shuffling her cards. Hill traveled from farm to country store. In due time he arrived at St. Paul, where he went to work for a packet line. Then he became agent for a short logging road. This was the beginning of his railroading—the beginning of the Great Northern system.

The reaper was doing its work in the fields. It was increasing land values and causing farms to grow larger and better. The world needed more wheat. Off to the Northwest Mr. Hill saw the Red River Valley and the rich acres beyond. He knew that land without people is a wilderness. So, to carry people out to the land, and to carry the crops back to market, he began railroad building.

Settlers were offered the land on easy terms. Far-seeing,

business man that he is, "Jim" Hill imported horses and cattle. These he sold to farmers at cost, to be paid for at any time convenient. Hill knew that the horses and cattle would do two things. They would help the farmers to make a living, and they would enrich the land. The richer the land the larger the crops, and the larger the crops the more freight for the railroads. A railroad without freight is just two long streaks of rust.

Hill co-operated with the men and women who settled along his road. They achieved success by working together. True, he helped himself, but he helped the other fellow first. "Co-operation" and "service" are his watchwords, and he has passed these good words along to other railroaders. Today a large army of business men are following the co-operative service idea. They are not shouting from the housetops. They do their work quietly and well.

Elbert Hubbard, also a business man, claims that James J. Hill is one of the geniuses of business history. This estimate is the result of an experience. Hubbard called on Hill at his office. Hill was very busy, but he smiled and exclaimed, "You are just the man I have been wishing for." Then he pressed a button and called his chauffeur. "Take Mr. Hubbard up to the house and tell Mrs. Hill to show him the pictures." You see, he got rid of his caller, and at the same time pleased the caller. Great business men are diplomats. Their genius is not confined to money-making. If it were, they would make very little. As a rule, money-getters don't rank high as business men. Great business men make money, but making money is not their sole aim. Their aim is to benefit humanity—to push ahead and do things in a bigger and better way. When they succeed, humanity is willing to pay.

"You can't get blood out of a turnip" is one of the truest thoughts ever expressed. "Jim" Hill might have been the coiner of it. He knew that before a business man can succeed, the farmers of that community must succeed. He worked for prosperous farmers. When they were prosperous he would not have to worry about his own prosperity.

Both agriculture and business are indebted to James J. Hill. He keeps close to the soil, and men everywhere heed his counsel



BORN 1842—DIED 1899



HARLES A. PILLSBURY was a miller, and a right good miller he was. We have had stories, and plays, and poems about the "miller's daughter." But this has to do with the miller himself.

If we follow the world's work very far we are sure to find that one achievement opens the way for other achievements. Men on the firing line watch for the signal to advance. So, in the chain of progress there are many links, each link forged by a master workman. McCormick made a reaper to cut the wheat, Deering added a twine to bind it, Hill built a railroad to haul it, and Pillsbury perfected a mill to grind it. Thus our daily bread—plenty, cheap and good—traces back to the genius of many men.

Few of the great business men of yesteryear were college graduates. Pillsbury was an exception. The old order is changing, and more and more the college man is finding his place in business instead of in the "professions." After all, I wonder if business isn't a profession? One of these days we may have a President's cabinet made up of two-thirds business men and farmers. Why not? We are an agricultural-business nation.

Mr. Pillsbury was born in New Hampshire. By easy stages he drifted to Montreal, thence across Canada and down to Minneapolis. There he went to work in his uncle's little stone-burr grist mill. This was the beginning. He finished his work by building what even unto this day is the largest and most perfect flour mill in the world. He climbed from a capacity of two hundred barrels to thirty-five thousand barrels of flour a day.

To keep the mill grinding at top speed, it is necessary to pour into the hoppers every day one hundred seventy-five thousand bushels of wheat. Can you imagine the system of buying necessary to keep this mill running? Pillsbury organized this system. He also organized the co-operative cooperage industry of Minneapolis. He made sure that he would have not only wheat enough to grind, but barrels enough to hold the flour after he had ground it.

Strikes are unknown at the Pillsbury mill, for it was this miller who taught business men the plan of profit-sharing with employes. The plan has been widely copied, and as employers and employes grow older and wiser they see that their interests are the same. Strikes are economic blunders. No matter which side wins, both sides lose.

We end right only by beginning right. This famous miller studied flour from the time the wheat was planted. He never indulged in guesses. Davy Crockett said, "Be sure you're right, then go ahead." If Pillsbury did not repeat these words, he put them into practice. He went to Europe on a tour of investigation, and carried home with him every secret of flour making. He sifted ideas and processes as he sifted flour, and out of the siftings he created the Pillsbury method. The keynote of his character was "perfection." He believed that only the best is worth while. His entire life was given to growing better wheat, to building a better mill, to making better flour, to evolving better employes, to opening better markets.

One big idea, if carried to the end of the limit of its possibilities, is enough for any man. To get all out of an idea that there is in it requires study, concentration, and a willingness to work long and hard. Old, solemn-faced Doubt will creep in, but he must be thrown out.

Through his study and perseverance, which brought success and stimulated competition, wheat raising was given a mighty boost. By the way of the farm is the short cut to all the world—to all we eat, and wear, and use. And so, like others who have helped to pull agriculture away from the pointed stick, the sickle, and the phases of the moon, Charles Pillsbury lives as one of humanity's great benefactors.

HERE ENDS THE CREEDS OF GREAT BUSINESS MEN, AS WRITTEN BY EDWIN
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